

CLAIMS

1. A method for validating an electronic payment by a credit/debit card in a transaction system comprising:

5 a seller terminal for registering a sale of one or several articles by a buyer using a credit/debit card associated with a plurality of PIN codes; and,

an electronic payment center connected to said seller terminal by the Internet network, said method comprising the steps of:

10 checking, by the electronic payment center, that a buyer PIN code which is provided by said buyer to said electronic payment center is associated with the number of said credit card provided by said buyer to said seller terminal; and,

15 said electronic payment center automatically checking with a third party whether said buyer PIN code is valid.

2. Method according to claim 1, wherein said buyer has a terminal which is connected to said Internet network and said terminal is used to transmit the number of said credit/debit card to said seller terminal.

- 20 3. Method according to claim 1 or 2, wherein the number of said credit/debit card which has been provided to said seller terminal by said buyer is transmitted to said electronic

payment center in order to check whether the PIN code provided by said buyer to said electronic payment center is associated with said number of said credit/debit card.

5 4. Method according to claim 3, wherein said electronic payment center checks in profile tables whether said PIN code is associated with said number of said credit/debit card.

10 5. Method according to claim 4, further comprising the step of , checking by said electronic payment center whether the amount of said sale of one or several articles is below an maximum amount authorized for said PIN code.

6. Method according to claim 5, further comprising the step of checking by said electronic payment center whether there is a prevalidation of the purchase ordered by said buyer.

15 7. Method according to claim 6, wherein said prevalidation of the purchase ordered by said buyer is cleared after it has been used.

8. System for validating an electronic payment by a credit/debit card comprising means adapted for carrying out the steps of the method according to claims 1 or 2.

